

To book a Money Health-Check 'road test' to see how the process works, contact vsh@cleanslate.co.uk

# COMBATTING HARDSHIP

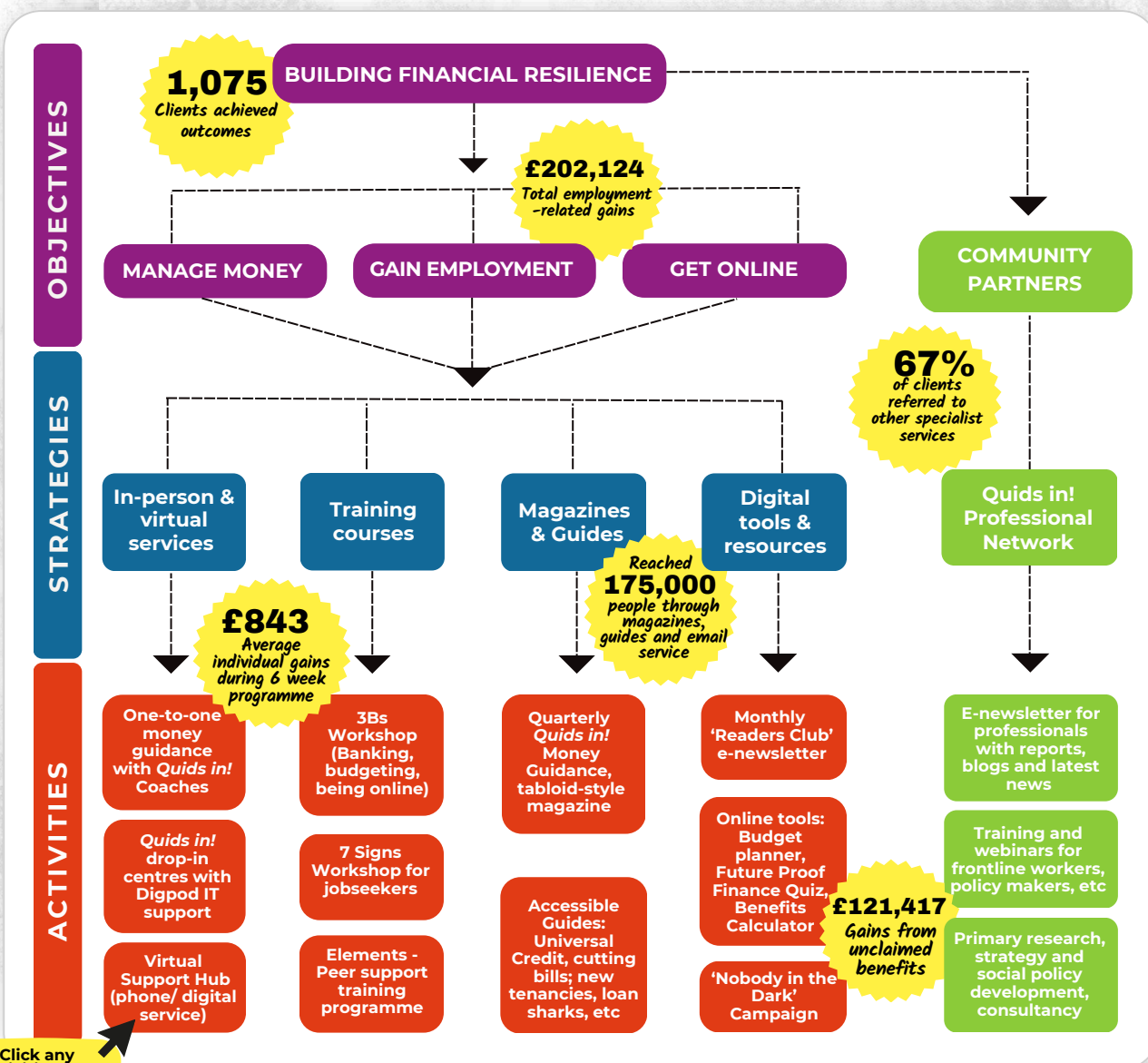
## MONEY GUIDANCE FOR SOCIAL TENANTS

Promoting financial wellbeing & resilience: An overview of *Quids in!* Money Guidance services delivered by Clean Slate, 2023 - 2024



Last year, we helped over 1,000 people on low incomes share total financial gains of:

**FINANCIAL GAINS**  
**£660,408.08**<sup>1</sup>



1. Excludes debts cleared, increased earnings after one year, and social value on non-financial outcomes; Includes non-completers and participants with no financial gains and those on light-touch services

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# HELPING PEOPLE BECOME MORE THAN BETTER OFF!

## What is money guidance?

Money guidance is a supported service, enabling people to review their finances, consider their options and take control. It operates in the space between financial hardship and taking action on debt, supporting people beyond crisis intervention. Its impact is transformative and long-term, and should be available to anyone at risk or already seeking crisis support.

## OUR PURPOSE

**76%<sup>2</sup> of people on low income don't know where to go for advice and support when struggling financially**

*Quids in!* Money Guidance is not like most crisis interventions. Working with partners, we engage tenants, claimants and unemployed people around *their* needs, inform them about their options, coach them to take action, and signpost specialist services. Quick financial wins inspire them to take control of bigger goals like overcoming debt and/ or finding work.

*"Your service is immeasurable - you help so many people in a variety of ways. I'm proud to work in partnership with Clean Slate - helping tenants step by step."*

**Michelle Hunt, Income Recovery Officer, Stonewater Housing**

## OUR APPROACH

**By creating paid work and other opportunities, we offer stepping stones for benefit claimants, social tenants, and low-paid workers to reach their potential.**

People in hardship are experts on what they need. Our money guidance shows how to achieve it. Our independence nurtures mutual trust and respect. We 'walk the walk' as many of our coaches were recruited from within services.

*Quids in!* helps future-proof people's finances through easy-read guides, interactive digital tools and one-to-one coaching. Practical steps lead to long-term financial resilience. We share insights and tools with partners to maximise our impact on poverty.

## WORKING TOGETHER

*Quids in!* works with partners in housing, health, local government, employment support, advice services, and community development. We share resources, stage insight events, deliver training, and publish a newsletter for our growing following of people committed to ending poverty, the [Quids in! Professional Network](#).

2. Data from 2022/3 Cost of Living Survey

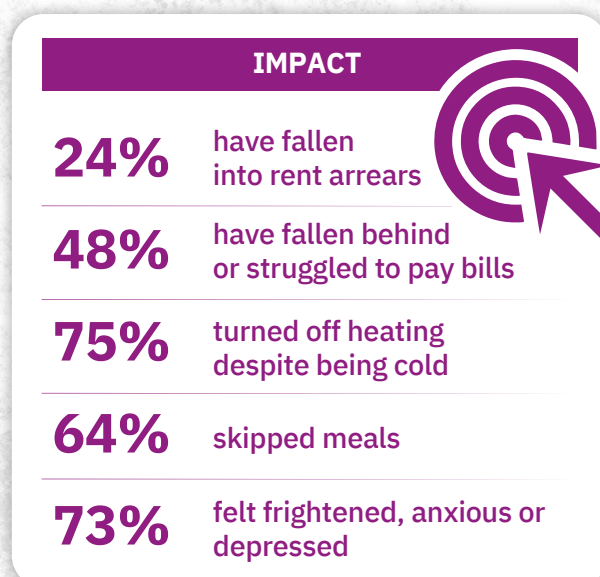
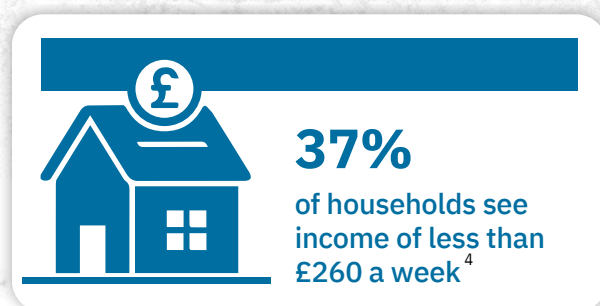
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# COST-OF-LIVING IMPACT ON SOCIAL HOUSING TENANTS

The increased cost of living has been felt across the UK, but the 2022/3 *Quids in!* Readers' Survey<sup>3</sup> shows us how social tenants are struggling.

*"Over 1,100 Quids in! readers used our survey to tell us how tough life is and what they need. They're going hungry, so there's no headspace to consider health or job prospects. First we must tackle their financial wellbeing. Then they can think longer-term goals."*

**Jeff Mitchell, Editor, *Quids in!* Magazine**



## FINANCIAL RESILIENCE

**89%** could not keep food on the table if income stopped or changed for a while

**81%** do not feel confident they can afford their utility bills

**62%** are in debt or arrears and not taking action

## IN THE DARK

**74%** wouldn't know where to find help with money problems

**48%** say they require support with their mental health

**76%** need help with budgeting & making ends meet

**58%** are not currently accessing any support at all.

3. 1,311 responded to the 2022/3 *Quids in!* Cost of Living Survey. Responses from 818 verified social tenants were used in analysis.

4. Figures taken from those earning £260 or less per week

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# FINANCIAL RESILIENCE CLIENT MILESTONES

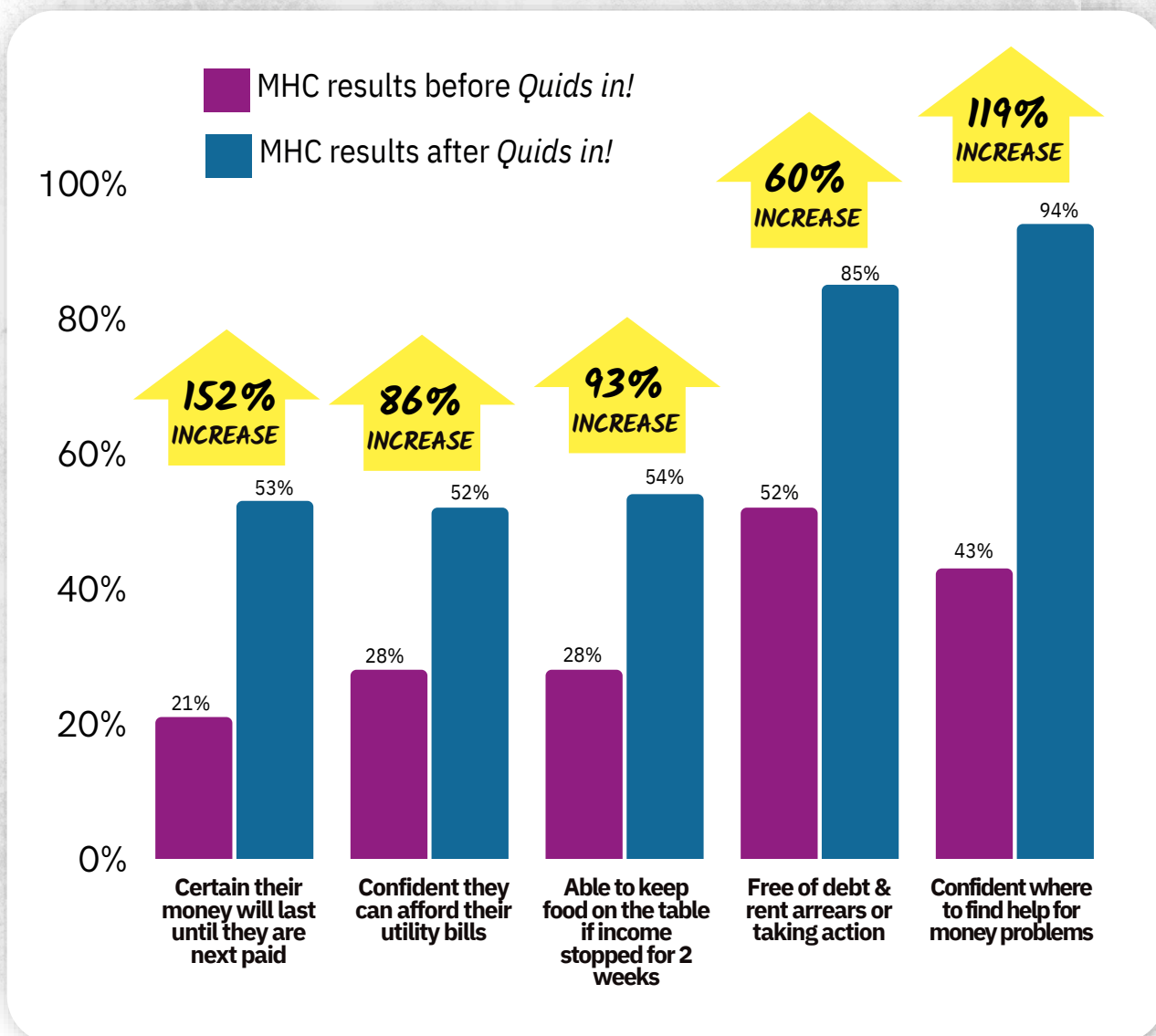
## Quids in! Money Guidance

We offer one-to-one services with a dedicated support worker for up to twelve weeks. We start with our [Quids in! Money Health Check \(MHC\)](#) that uses 25 'yes' or 'no' questions to help us identify issues and opportunities.

We work alongside clients to build a plan that prioritises their needs, builds trust and empowers them to take steps themselves.



This graph below shows a snapshot of data from our MHC quiz gathered from clients who received *Quids in!* services during the last financial year (April 2023 - April 2024).



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# INTEGRATING MONEY GUIDANCE INTO TENANT SUPPORT

## Partners in Housing

*Quids in!* collaborates with social landlords to support tenants' financial wellbeing. Our money guidance reduces rent arrears and evictions, saving associated costs. Initially launched as a personal finance magazine in 2008, we expanded to include guides and an email service for over 30,000 tenants.

As the housing landscape evolved, we added support, coaching, and training. Our *Quids in!* Money Guidance service helps tenants manage finances, reduce debt, and gain independence, ensuring value for money for our partners.

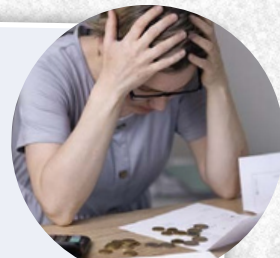
### Steph Kelly *Quids in!* Virtual Support Hub Manager, explains:



"Struggling tenants are referred to us and we review what they need, making sure they tap into all the state support they're entitled to, including council tax support, and Discretionary Housing Payments. We prepare clients for appointments with debt specialists if required, discuss price comparisons for utilities and other contracts, and connect them with relevant support like employment services and grant makers.

"We message clients between weekly appointments to coach them through the next steps they've chosen to take. Once the case has come to a close we complete the Money Health Check a second time to capture the distance travelled. Clients can be re-referred into our service as needed, and everyone can contact us, Monday to Friday, via our live webchat service."

## Case Study Debbie's story



"Letters were coming through the door and I just stuck it all in a pile. After a while I just thought, 'Yeah, well, what can I do, because I haven't got it.'"

Debbie left her job of 15 years, just before lockdown. Despite applying for hundreds of jobs, Debbie and her partner spent almost six months relying on food banks, going for long periods without electricity or heating and falling into rent arrears and debt.

Debbie was referred to *Quids in!* by a Stonewater Housing Officer and she began working with Katherine on a plan to tackle her debt and ensure she had heating and food enough to get by.

Two months into the money guidance programme, Debbie secured a new job. We caught up with her in February 2023 to see how she's getting on.

*"I'm now aware that there are people out there that can help"*

"I'm working full-time now. The rent comes directly out of my wages at the beginning of each month, and I have a standing order to pay off my debts. Two have been paid off already. When it's all paid, I should get my hair done or something. But knowing me, I'll get something for the cats instead!

"I'm now aware that there are people out there that can help and I'm not the only one in that situation. Although it's not nice for other people to be in that situation, sometimes the feeling that you're not alone is huge."

# WORKING TOGETHER

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**Quids in!** has a special relationship with housing providers. They recognise they are stakeholders in the financial wellbeing of their tenants. Service partners and customers of our magazines, guides and e-newsletters enable us to extend our reach, deepen our impact, and ensure people are 'quids in', ie, **MORE THAN BETTER OFF!**



Clean Slate Training & Employment CIC is a not-for-profit social enterprise helping low income individuals across the UK become more than better off through its money guidance initiative, **Quids in!**